

In re:  
Kona L Taylor  
Debtor

Case No. 21-11281-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 21, 2022

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 23, 2022:**

Recip ID	Recipient Name and Address
db	+ Kona L Taylor, 2991 W. School House Lane, Apt. EW22, Philadelphia, PA 19144-6323
14605229	+ Point Loma Credit Union, Attn: Bankruptcy, 9420 Farnham Street, San Deigo, CA 92123-1393

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 22 2022 00:31:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 22 2022 00:31:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14605209	+ Email/Text: BarclaysBankDelaware@tsico.com	Dec 22 2022 00:31:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
14605212	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 22 2022 00:36:33	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
14605213	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2022 00:31:00	Comenity Bank/Express, Po Box 182789, Columbus, OH 43218-2789
14605214	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2022 00:31:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
14605215	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Dec 22 2022 00:31:00	Comenitycapital/Ulta, Attn: Bankruptcy Dept, Po Box 183003, Columbus, OH 43218-3003
14605216	+ Email/Text: ECMCBKNotices@ecmc.org	Dec 22 2022 00:31:00	ECMC, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
14605219	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Dec 22 2022 00:31:00	Hsbc Bank, Attn: Bankruptcy, Po Box 2013, Buffalo, NY 14240-2013
14605210	Email/PDF: ais.chase.ebn@aisinfo.com	Dec 22 2022 00:36:32	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14616331	+ Email/Text: RASEBN@raslg.com	Dec 22 2022 00:31:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
14605220	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Dec 22 2022 00:31:00	Marcus by Goldman Sachs, Attn: Bankruptcy, Po Box 45400, Salt Lake City, UT 84145-0400
14610356	Email/PDF: pa_dc_claims@navient.com	Dec 22 2022 00:36:25	NAVIENT PC TRUST, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Dec 21, 2022

Form ID: 138OBJ

Total Noticed: 28

14605223	+ Email/PDF: pa_dc_claims@navient.com	Dec 22 2022 00:36:25	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640
14605222	+ Email/PDF: pa_dc_claims@navient.com	Dec 22 2022 00:36:29	Navient, Attn: Claims Dept, Po Box 9500, Wilkes-Barre, PA 18773-9500
14605227	Email/Text: blegal@phfa.org	Dec 22 2022 00:31:00	Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14621872	+ Email/Text: blegal@phfa.org	Dec 22 2022 00:31:00	PHFA, 211 North Front Street, Harrisburg, PA 17101-1466
14612533	^ MEBN	Dec 22 2022 00:27:37	PHFA, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14605231	+ Email/PDF: gecsed@recoverycorp.com	Dec 22 2022 00:36:25	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965064, Orlando, FL 32896-5064
14614521	+ Email/Text: bncmail@w-legal.com	Dec 22 2022 00:31:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14605233	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Dec 22 2022 00:31:00	Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
14605232	+ Email/Text: bncmail@w-legal.com	Dec 22 2022 00:31:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
14605236	+ Email/Text: bkelectronicnotices@usaa.com	Dec 22 2022 00:31:00	USAA Federal Savings Bank, Attn: Bankruptcy, 10750 Mcdermott Freeway, San Antonio, TX 78288-1600
14605237	+ Email/Text: bkelectronicnotices@usaa.com	Dec 22 2022 00:31:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredericksburg Rd, San Antonio, TX 78288-0002
14607195	+ Email/Text: RASEBN@raslg.com	Dec 22 2022 00:31:00	USAA Federal Savings Bank, 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461
14605238	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 22 2022 00:36:29	Wells Fargo/Bob's Discount Furniture, Attn: Bankruptcy, Po Box 10438 Mac F8235-02f, Des Moines, IA 50306-0438

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14605221		Navient
14605217	*+	ECMC, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
14605218	*+	ECMC, Attn: Bankruptcy, 111 Washington Ave South, Ste 1400, Minneapolis, MN 55401-6800
14605211	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
14605224	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640
14605225	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640
14605226	*+	Navient, Attn: Bankruptcy, Po Box 9640, Wilkes-Barr, PA 18773-9640
14605228	*P++	PENNSYLVANIA HOUSING FINANCE AGENCY, 211 NORTH FRONT STREET, HARRISBURG PA 17101-1406, address filed with court:, Pennsylvania Housing Finance Agency, Attn: Bankruptcy, Po Box 8029, Harrisburg, PA 17105
14605230	*+	Point Loma Credit Union, Attn: Bankruptcy, 9420 Farnham Street, San Deigo, CA 92123-1393
14605234	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409
14605235	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Financial Services, Attn: Bankruptcy, Po Box 8026, Cedar Rapids, IA 52409

TOTAL: 1 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Dec 21, 2022

Form ID: 138OBJ

Total Noticed: 28

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 23, 2022

Signature: /s/Gustava Winters

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 21, 2022 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Kona L Taylor brad@sadeklaw.com bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com
BRIAN CRAIG NICHOLAS	on behalf of Creditor PHFA bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
LEON P. HALLER	on behalf of Creditor PHFA lhaller@pkh.com dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

---

In Re: Kona L Taylor

Debtor(s)

Case No: 21-11281-mdc

Chapter: 13

---

***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 12/21/22